

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

EVERETT S HARLOFF  
KAREN M HARLOFF  
Debtor(s)

Case No. 09-32613

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2009.
- 2) The plan was confirmed on 11/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2010.
- 5) The case was completed on 01/19/2012.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,527.00.
- 10) Amount of unsecured claims discharged without payment: \$22,813.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,361.00
Less amount refunded to debtor	\$7,144.21

**NET RECEIPTS:**

**\$45,216.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,225.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,225.54**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCEONE RECEIVABLES MGMT	Unsecured	262.00	261.63	261.63	261.63	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
AURORA FINANCE LOAN	Secured	0.00	0.00	0.00	0.00	0.00
BASS & ASSOCIATES	Unsecured	4,744.00	4,743.83	4,743.83	4,743.83	0.00
BECKET & LEE LLP	Unsecured	15,088.00	13,895.89	13,895.89	13,895.89	0.00
BMO HARRIS BANK NA CONSUMER	Secured	0.00	0.00	0.00	0.00	0.00
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CANDICA LLC	Unsecured	812.00	871.92	871.92	871.92	0.00
CBA COLLECTION BUREAU	Unsecured	299.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	3,189.00	NA	NA	0.00	0.00
COMPUTER CREDIT SERVICE	Unsecured	196.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	0.00	0.00	0.00	0.00	0.00
DELNOR COMMUNITY HOSPITAL	Unsecured	4,647.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	4,470.00	NA	NA	0.00	0.00
ELGIN LABORATORY PHYSICIANS	Unsecured	110.00	NA	NA	0.00	0.00
ELGIN MEDI TRANSPORT	Unsecured	102.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	269.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	0.00	0.00	0.00	0.00	0.00
KANE CARDIOLOGY	Unsecured	778.00	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Priority	16,535.30	0.00	0.00	0.00	0.00
KENNETH NOFFSINGER	Unsecured	132.00	NA	NA	0.00	0.00
MASTERCHECK	Unsecured	172.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	287.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	15,485.00	15,897.25	15,897.25	15,897.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,634.00	3,813.84	3,813.84	3,813.84	0.00
SUBURBAN LUNG ASSOC	Unsecured	144.00	NA	NA	0.00	0.00
SUPERIOR MANAGEMENT	Unsecured	280.00	NA	NA	0.00	0.00
SUSAN J W ACUNA MD	Unsecured	264.00	NA	NA	0.00	0.00
UNITED COMPUCRED	Unsecured	64.00	NA	NA	0.00	0.00
VALLEY AMBULANTORY SURGERY	Unsecured	1,858.00	506.89	506.89	506.89	0.00
WEST CENTRAL ANESTHESIOLOGY	Unsecured	7,410.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,991.25</b>	<b>\$39,991.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,225.54</u>
Disbursements to Creditors	<u>\$39,991.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,216.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.